

COMMONWEALTH BANCSHARES, INC.

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1118948	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$815	\$818	0.4%		
Loans	\$569	\$557	-2.2%		
Construction & development	\$95	\$72	-24.0%		
Closed-end 1-4 family residential	\$144	\$137	-4.3%		
Home equity	\$82	\$79	-3.0%		
Credit card	\$3	\$3	0.9%		
Other consumer	\$12	\$11	-11.9%		
Commercial & Industrial	\$36	\$39	6.3%		
Commercial real estate	\$143	\$159	11.2%		
Unused commitments	\$114	\$111	-3.2%		
Securitization outstanding principal	\$0	\$1			
Mortgage-backed securities (GSE and private issue)	\$80	\$26	-67.1%		
Asset-backed securities	\$0	\$0	-100.0%		
Other securities	\$111	\$176	58.6%		
Cash & balances due	\$11	\$11	-1.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$34	\$46	36.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$37	\$48	31.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$749	\$755	0.7%		
Deposits	\$645	\$646	0.2%		
Total other borrowings	\$100	\$105	4.4%		
FHLB advances	\$43	\$43	-0.2%		
Equity					
Equity capital at quarter end	\$66	\$64	-3.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	8.5%	--		
Tier 1 risk based capital ratio	11.0%	12.0%	--		
Total risk based capital ratio	12.0%	13.3%	--		
Return on equity ¹	-1.2%	-0.2%	--		
Return on assets ¹	-0.1%	0.0%	--		
Net interest margin ¹	3.5%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	103.0%	48.9%	--		
Loss provision to net charge-offs (qtr)	98.1%	130.8%	--		
Net charge-offs to average loans and leases ¹	1.8%	1.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.9%	19.5%	2.2%	2.4%	--
Closed-end 1-4 family residential	1.7%	1.4%	0.2%	0.2%	--
Home equity	0.8%	0.3%	0.1%	0.3%	--
Credit card	0.2%	0.8%	1.5%	0.5%	--
Other consumer	0.0%	0.3%	0.1%	0.0%	--
Commercial & Industrial	0.2%	0.1%	0.1%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.0%	3.0%	0.4%	0.4%	--